



3629/10

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
(Attorney Docket No. 014354.0001/B65583)

PATENT

7/b
p2
2/3/03

In re application of:

Marsan et al. ✓

Serial No.: 09/413,728 ✓

Filed: October 6, 1999

For: System and Method for Processing
Retrieval Requests

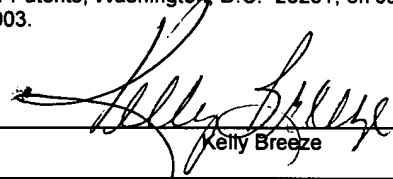
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Group Art Unit: 3629

Examiner: Igor Borissov

CERTIFICATE OF MAILING

Pursuant to 37 C.F.R. Sec. 1.8, I hereby certify that this paper is being Mailed by First Class Mail to: Commissioner for Patents, Washington, D.C. 20231, on January 21, 2003.


Kelly Breeze

RESPONSE TO OFFICE ACTION

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GROUP 3600

Commissioner of Patents
Washington, D.C. 20231

Dear Sir:

In response to the Office Action mailed October 18, 2002 (Paper No. 5), Applicants respectfully submit the following response in the above-referenced application. As set forth below, Applicants submit that the rejections under 35 U.S.C. §§ 102, 103 and 112 have been

overcome.

01/27/2003 CNGUYEN 00000077 010657 09413728

01 FC:1201 84.00 OP
02 FC:1202 18.00 CH 18.00 OP

In the Claims:

All pending claims are herewith provided for the convenience of the Examiner.

1. A system for processing transaction data comprising:

a substitute draft system operable to receive a retrieval request and to generate a substitute draft in response to the retrieval request;

a merchant interface coupled to the substitute draft system, the merchant interface

5 operable to generate a merchant request in response to the retrieval request; and